

Information to identify the case:					
Debtor 1	<u>Pamela J. Brewer</u>			Social Security number or ITIN	xxx-xx-2802
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 13-25237-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela J. Brewer
aka Pamela Gillespie

5/8/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Pamela J. Brewer
 Debtor

Case No. 13-25237-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db
 13767731 +Pamela J. Brewer, 360 Gallitin Road, Belle Vernon, PA 15012-3123
 13767741 +Aspire/Columbus Bank and Trust, P.O. Box 105555, Atlanta, GA 30348-5555
 +Central Tax Bureau, Enforcement Division, 403 South Third Street, 2nd Floor, Suite B,
 Youngwood, PA 15697-5101
 13767744 Citifinancial, 300 St. Paul Street, Baltimore, MD 21202
 13767745 +Citifinancial, PO Box 70919, Charlotte, NC 28272-0919
 13767746 +Credit Solutions, 5454 Ruffin Road, Suite 200, San Diego, CA 92123-1313
 13816690 Deutsche Bank National Trust, Resurgent Capital Services, PO Box 10368,
 Greenville, SC 29603-0368
 13834074 +Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc.,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 13767747 Elizabeth Forward School District, c/o Keystone Municipal Collections, 118 Wendel Road,
 Irwin, PA 15642
 13767748 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 13767749 +First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
 13780390 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 13780389 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
 13767756 JP Morgan Chase Bank, 3814 South West Temple, Salt Lake City, UT 84115
 13816586 RAC Trust, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2019 03:06:01 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13767732 EDI: ACCE.COM May 09 2019 06:48:00 Asset Acceptance, LLC, PO Box 1630,
 Warren, MI 48090-1630
 13767735 +EDI: CAPITALONE.COM May 09 2019 06:48:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13767734 +EDI: JEFFERSONCAP.COM May 09 2019 06:48:00 Capital One,
 c/o Jefferson Capital Systems, LLC, PO BOX 7999, Saint Cloud, MN 56302-7999
 13767738 EDI: CAPITALONE.COM May 09 2019 06:48:00 Capital One Bank (USA), NA, P.O. Box 71083,
 Charlotte, NC 28272-1083
 13767739 EDI: AIS.COM May 09 2019 06:48:00 Capital One Bank, NA, c/o Midland Funding, LLC,
 P.O. Box 268941, Oklahoma City, OK 73126-8941
 13767740 +EDI: MERRICKBANK.COM May 09 2019 06:48:00 Cardworks Servicing, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 13767742 EDI: AIS.COM May 09 2019 06:48:00 Chase Card Services, c/o Midland Funding, LLC,
 P.O. Box 268941, Oklahoma City, OK 73126-8941
 13767743 EDI: Q3G.COM May 09 2019 06:48:00 Citi Bank - Fingerhut,
 c/o Quantum3 Group, LLC as agent for, Galaxy Asset Purchasing, LLC, P.O. Box 788,
 Kirkland, WA 98083-0788
 13767750 +EDI: AMINFOFP.COM May 09 2019 06:48:00 First Premier Bank, 601 S. Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13767752 E-mail/Text: bknotice@crgofusa.com May 09 2019 03:06:37 GE Capital - Lowe's Consumer,
 c/o Capital Recovery Group, LLC, Dept. 3203, P.O. Box 12303, Dallas, TX 75312-3203
 13767753 +EDI: RMSC.COM May 09 2019 06:48:00 GEGRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 13767755 +EDI: HFC.COM May 09 2019 06:48:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 13767754 +EDI: CITICORP.COM May 09 2019 06:48:00 Home Depot/Citibank, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 13834107 +EDI: Q3G.COM May 09 2019 06:48:00 JH Portfolio Debt Equities LLC, P.O. Box 788,
 Kirkland, WA 98083-0788
 13767757 +EDI: RESURGENT.COM May 09 2019 06:48:00 LVNV Funding, LLC, P.O. Box 10497,
 Greenville, SC 29603-0497
 13771576 EDI: Q3G.COM May 09 2019 06:48:00 Quantum3 Group LLC as agent for,
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
 13767758 +EDI: MERRICKBANK.COM May 09 2019 06:48:00 Spiegel, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 13767759 EDI: BL-BECKET.COM May 09 2019 06:48:00 State Farm Bank, LLC, c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13767761 +EDI: WFNNB.COM May 09 2019 06:48:00 Victoria's Secret, P.O. Box 182789,
 Columbus, OH 43218-2789
 13767762 +EDI: ACCE.COM May 09 2019 06:48:00 Victoria's Secret/WFNNB, c/o Asset Acceptance, LLC,
 P.O. Box 2036, Warren, MI 48090-2036

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: May 08, 2019

cr* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
13767733* Asset Acceptance, LLC, PO Box 1630, Warren, MI 48090-1630
13767737* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13767736* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
13767751* +First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
13817554* State Farm Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13767760 ##+Tate & Kirlin Associates, 2810 Southhampton Rd., Philadelphia, PA 19154-1207

TOTALS: 1, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

David W. Raphael on behalf of Creditor First National Bank of Pennsylvania
draphael@grenenbirsic.com, mcupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on
behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset Backed
Pass-Through Certificates, Series 2007-CH2 bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Pamela J. Brewer julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Kenneth M. Steinberg on behalf of Plaintiff Pamela J. Brewer julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as
Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset
Backed Pass-Through Certificates, Series 2007-CH2 mwaltd@milsteadlaw.com, bkcecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7